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AUG 30 2005

FAX COVER SHEET

**PLEASE DELIVER THIS FACSIMILE
TO EXAMINER RAYMOND N. PHAN**

TO: Commissioner for Patents
Attn: Examiner Raymond N. Phan
Group Art Unit 2111
Patent Examining Corps
Facsimile Center
Alexandria, VA 22313

FROM: David W. Victor

OUR REF: 0037.0019
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If you do NOT receive all of the pages, please telephone us at 310/556-7983, or fax us at 310/556-7984.

Description of Documents Transmitted: COMMENTS ON STATEMENTS OF
REASONS FOR ALLOWANCE

Applicant: A. Moy
Serial No.: 10/077,104
Filed: February 15, 2002
Group Art Unit: 2111
Docket No.: SJO920010085US1

I hereby certify that this paper is being transmitted by facsimile to the U.S. Patent and Trademark Office on August 30, 2005

By: 
Name: David W. Victor

AUG 30 2005

Notice of Allowance Mailed: July 1, 2005Confirmation No. 2109IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	A. Moy	Examiner:	Raymond N. Phan
Serial No.:	10/077,104	Group Art Unit:	2111
Filed:	February 15, 2002	Docket No.:	SJO920010085US1
TITLE:	METHOD, SYSTEM, AND PROGRAM FOR PROCESSING TRANSACTION REQUESTS DURING A PENDENCY OF A DELAYED READ REQUEST		

CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence is being transmitted by facsimile to Raymond N. Phan the U.S. Patent and Trademark Office at (703) 872-9306 on August 30, 2005

David W. Victor

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In the statement of reasons for allowance in the Notice of Allowance dated July 1, 2005, the Examiner provided various reasons for allowance. Applicants will not specifically address or respond herein to the issues/points raised by the Examiner in the Examiner's provided remarks. However, this should not necessarily be viewed as constituting acquiescence by Applicants as to the correctness of some or all of the Examiner's provided remarks.

Moreover, Applicants note that the claims are directed to various combinations of features. It is respectfully submitted that the patentability of each of the allowed and allowable claims resides in every feature of the recited combination of features of the claims in addition to the features noted by the Examiner.

The attorney of record invites the Examiner to contact him at (310) 553-7977 if the Examiner believes such contact would advance the prosecution of the case.

Dated: August 30, 2005By: David W. Victor
Registration No. 39,867Please direct all correspondences to:

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